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VADE MECUM, VOLVENTIBUS ANNIS

Degree 4 - 5

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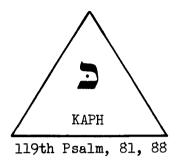


PRECEPTORY NUMBER 16

Revelation Number 46



The Eye Searches for





The Word of Thy Mouth

My Soul fainteth for Thy Salvation: But I hope in Thy Word.

Mine EYE searches for Thy Word
While I SAY, Thou wilt comfort me.

I AM become like a wine-skin in the smoke; Yet I do not forget Thy Statutes.

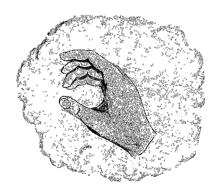
How many are the days of Thy Servant?
When wilt Thou execute judgment on them that persecute me?

The proud have digged pits for me, Who are not according to Thy Law.

All Thy Commandments are faithful:
Yet they persecute me wrongfully; help
Thou me.

They had almost consumed me upon earth;
But I forsook not Thy Precepts.

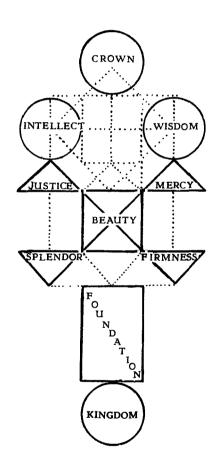
Quicken me after Thy loving-kindness; So I shall see the testimony of Thy Mouth.



The Hebrew Letter Kaph, or Caph, which appears above this verse of the 119th Psalm, signified the hollow of the hand. It is the eleventh letter of

the English alphabet, the K; but in the Hebrew it has the value of 20. In the Mayan, in the Chaldean or hieroglyphic it is often represented by a hand. The numeral value 20 is the Maya version of the decimal system of mathematics and represents completion in dual form, the <u>reactive</u> principle of <u>Karma</u>.

The Egyptian teaching of Body and Soul, the Ka and Ba, and the EN SOPH of the Kabbalist teachings recalls the ancient understanding of the emanations of the Great Light. This is known as the doctrine of the Sephiroth. The Supreme Being, the Infinite One, is called EN SOPH. Being Infinite, He cannot be comprehended by the intellect nor described in WORDS.



MAYAN SEPHIROTH

That mankind might have a way to comprehend a degree of His Presence, EN SOPH (they taught) created the earth and the visible world for man's senses and intelligence to observe. This He did by Ten Emanations of His Infinite Light. These are called the Ten Sephiroth, or Splendors, of the Infinite One.

The first of these is called "Kether", which means "the Crown". Within the Crown were the other nine emanations, and they came forth in this order: The second Sephirah is called "Chocmah" or Wisdom, an active potency and hence, male. This sent forth an opposite or passive potency, hence female, and called "Binah" or Intelligence. These are the first trinity in the Kabbalistic Tree of Life. The other emanations are "Chased" or Mercy, "Giburah" or Justice, "Tiphereth" or Beauty, "Nitzach" or Firmness, "Hod" or Splendor, "Isod" or Foundation and "Malcuth" or Kingdom.

Students of the Hebrew wisdom, grouped under the name Kabbala several hundred years ago, formed the degree of Kabbalistic Companion in the Philosophical Rite of France, records of which may be found in the archives of the Mother Lodge in Masonry.

The symbols of the Eye of Understanding, the Mouth (from which the Spirit "breath" and "The Word" emanate), and the Hand, devoted to doing

right, are representative of about the same meaning in Mayanry as in Masonry. They are important symbols as you shall learn when their full meaning is unfolded to you.



BELOVED COMPANION:

Over and above this hurried world with its millions of ant-hill cities populated with a vast humanity intent upon creating a material security during its brief lifetime, too busy to look up from its tasks and its wars and its tiny self-interests, broods the great Spirit of God.

Occasionally some man or woman ceases for a moment from the scurry and, raising the eyes, sees the Great Spirit. Even though it be but a brief glimpse that man or woman is forever after changed. However brief the vision, one gains a message for the benefit, the help, or the relief of all fellow beings. The inspiration of that glimpse may materialize as an invention, as a song, as a new political system or in some other form, but always it is something that greatly benefits all mankind.

Only by separating yourself from the throng, by raising yourself with the wings of the mind, by arising far above the limiting and constricting "realities" of space and time, can you look down upon the earth and really see tiny mankind and its futile hurryings through life, ever seeking little things, little gains, little advantages, little powers over its fellowman, while it misses almost all of the real glories, the great powers and the grand abundance that are to be had if mankind will but claim them as its own.

"Go thou to the ant and observe his ways" was Solomon's wise advice, and the modern scientist, Huxley, agrees that observance of the lowly ant can teach humans many lessons. Hurrying, scurrying, the teeming populations of ant-hills are no more aware of the presence of the scientist observing their ways than are the hustling, bustling city-populations of humans aware of the observing presence of God.

Too busy to look up. Too intent on "getting". Too concerned with the present instant to think of the life hereafter. Too regardful of storing up present "security". Too heedful of material ambitions and too greedy of worldly pomp and power to be concerned with the Eternal nature of Life and the everlasting riches of the Soul.

To humans the lifetime of the ant seems but a moment. To history our lives are but a flash at most. To God, all history is but the tick of a clock.

Why do we not pause more often to think of the Grand Immensity of the ALL, and more frequently seek the repose there by attuning ourselves with it in thoughtful Meditation?

Why does man imitate the ant in constant toil, never raising his eyes to Infinite Peace? Why does man choose to keep his immortal consciousness tuned to the rattle and din, the dirt and the dust, the blood and the sweat of earthly struggle and strife?

There are greater things within the reach of man than attaining vast wealth, finer things than following a certain rut of thought or occupation, and nobler things than enslaving a fellow man or conquering a neighboring nation in wars of aggression.

Why will not more men raise up their eyes, even if only for a momentary glimpse of the changelessness of Eternity; why will not more men raise up their minds for a vision wherein they may see man's place on earth, where all the panoply of his works on earth are spread out like a procession embodying both past and future history?

From that vantage point one may see the very continents rise and fall, submerge and emerge, taking shape and changing with the rapidity of the pulsebeat of a frightened rabbit. From that vantage point, vain indeed are the triumphs and the victories of the long array of kings and dictators. Petty and small are the greeds of the worldly Great; puny and insignificant their conquest, and short their hour of triumph. All the trumpery, the rubbish, the chaff, dross, froth and frippery of mankind is exposed in its frivolous nothingness when looked at from the top of the highest pyramid.

These material earthbound ambitions bubble up through the murk and the scum of boiling history, live briefly, and burst like a bubble, and there is nothingness where it was. Most of man's works are vanity - empty self-glorification.

You who read these lines, my beloved Companions, have proven by your thirst for UNDERSTANDING that YOU are different. You have demonstrated that you belong rightfully to the thoughtful brotherhood of philosophers, and upon such as you, upon the ENLIGHTENED ONES of this earth, the future of mankind rests.

Less than one percent of humankind is able to persevere to the degree you have demonstrated in your pursuit of knowledge. An automatic self-elimination of the others brings YOU of this degree into a more closely attuned body, and unto you may now be unfolded things which others have denied themselves.

Always it has been this way - always so it must continue. Nothing that is known is denied a Mayan, but <u>all</u> that is known is revealed a bit at a time. Those not prepared to receive higher wisdom or who might be lacking in ability to use it properly are not eliminated by the Order. They eliminate THEMSELVES. If frailty exists in them, they are drawn away from the fount to simpler worldly things suited to their mentalities.

But to you of the elect I may say that <u>always</u> there have been three streams by which the message has flowed into the world. This fact is known to all present-day secret orders as well as among the high officers of all churches. It is not with the desire to keep such things secret that this is so, but in order to give unto all men according to their abilities to receive knowledge. Our Great Companion, Christ Jesus, also taught according to this principle. In his teachings there are many secret meanings; secret in the sense that attempting to communicate them to all men would only lead to their confusion.

In the Fourth Book of DePrincipiis, Origen explains this view of Scripture, which was ancient even in his day. Origen, an Alexandrian Father of the Greek Church, born in the second century A.D., devoted his life to

expounding a three-fold meaning in the Scriptures; Literal, Moral and Mystical. He taught the pre-existence of all human souls and the opportunity of restoration of all fallen beings. He said of the Scriptures: "They have a 'body' which is the common and historical sense; a soul, a figurative meaning to be discovered by the exercise of the intellect, and a 'spirit', an inner and divine sense, to be known only by those who have 'the mind of Christ'."

He taught that the old writers introduced incongruous things as symbols into the history to "arouse an intelligent reader and compel him to search for a deeper explanation, while simpler people would read on without appreciating the greater and concealed depths of the message."

Cardinal Newman has written of the secret tradition handed down from the Apostles and perpetuated in symbols.

After remarking that "the object of Christianity is that we should become wise", Origen wrote: "If you come to the books written after the time of Jesus you will find that those multitudes of believers who hear the parables are, as it were, 'without' and worthy only of exoteric doctrines, while the disciples learn, in private, the explanation.

"For, privately, to His own disciples did Jesus open up all things, esteeming above the multitudes those who desired to know His wisdom. And He promised to those who believe on Him to send them wise men and scribes." ... and Paul also in the catalogue of "Charismata" bestowed by God, placed first "the Word of Wisdom" and second "the Word of Knowledge", but third, "the Word of Faith". And because he regarded "the Word" as higher than miraculous powers, he, for that reason, places "working of miracles" and "gifts of healings" in a lower place than gifts of "the Word".

The creative power of The Word is tremendously intensified by the INTELLIGENT use of the "I AM". It is using the name of The Creator, along with the creative process YOU are putting forth and, through His Infinite Law, INSTANTLY INDUCES AND SETS INTO ACTION DIVINE COOPERATION IN POWER.

From this you can catch a light of understanding of the <u>value</u> of the AFFIRMATIVE WORD. "The Word of God <u>in</u> <u>us</u> is quick and powerful." "I Am Strong." "I Am Well." "I Am Happy." - all these are Affirmative Statements that set the power <u>in</u> <u>you</u> into action. And <u>that</u> action CREATES according to WHAT IS IN YOUR SECRET HEART.

You must always hold to this understanding. This is the Power of Words. Words are symbols of Thought. Thought-Words are Dynamic, Constructive, Corrective and Creative.

With a Thought Word God created the world when He said: "Let There Be Light." Take the word, therefore, that represents YOUR need best, and apply it with the "I AM", remembering its meaning that this Power of God to create in the image of your thoughts dwells within you, and keeping strongly conscious the knowledge that you are uniting your desire by the power of The Word, with ALL THE CREATIVE FORCE IN THE UNIVERSE.

Remember, the INTELLIGENT use of the Word. If you think "I Am Sick", THAT is what may be expected to materialize. Use the Affirmative Word that

represents what you desire to Create. Do not permit yourself to say, from habit or sub-consciously, "I Am Sick", - or any other undesirable thought. For ALL thoughts are creative. Even the destructive ones create according to the destructive image held in your thought. Think in the image that you desire to create. Think "I Am Well" and the sickness melts away.

Thoughts ARE things. They are more real than visible things, for everything in the visible world is subject to mortality.

THOUGHTS ARE IMMORTAL!

An emanation of Thought goes forth like a radio wave and travels on and on through all the Universe. No Thought ever ceases to exist once it has been created. Like the Spirit and the Soul, it is not bound by the laws of Time and Space and, therefore, has the power to move and act forever and to forever radiate through space in cycle upon cycle of creation. It does not require space in which to have its being; it does not require time to move through space.

The impress of OUR thoughts remain in our sub-conscious processes long after our consciousness has forgotten them, long after our mortal brain has "mouldered and crumbled in dust away." Thus we gain the light of understanding of how our Thoughts enter our Character (which is Soul) and makes us what we are. The habit of your thinking either evolves you into a higher, greater and grander Being, or, if destructive, eventually degenerates our present being down through lower and lower forms into final nothingness.

That is the only "death". It does not happen in a single lifetime. The evolving, developing, unfolding growth of a higher Being has attracted YOU onto this Path, into this search for Understanding. Nurtured in previous lifetimes, your Character has developed a certain tone, a Special Cast. THAT is what makes us Companions.

"Like seeks like" is a saying grown trite with much usage. According to your thoughts do you attract other affinitive thoughts. And as thought forms Character, so does the Soul we create attract characteristic thoughts of like kind to our mentality. We find them pleasing. They are in harmony with our Character. And thus, you have found Companionship with the minds of men and women you have never seen.

In all of us on this plane of existence may be found many undesirable habits and inclinations. This should not discourage you. They are but examples of the persistency of thoughts - in this case, destructive or so-called negative thought habits, inherited perhaps from hundreds of generations of ancestors. Yet you can, in your evolving consciousness, eradicate ALL these by substituting the habit of INTELLIGENT, AFFIRMATIVE USE OF THOUGHT.

There are, of course, thousands of examples that could be given. But those which are best for you are those you intelligently select or create yourself. This calls for the habit of frequent meditation. It calls for an understanding of the need to eliminate all destructive thoughts. DO NOT allow your mind to dwell on what you need or what you LACK. Keep the constructive power of thought focused on what you DESIRE, in order that thought will Create THAT.

An example of a strongly affirmative thought is this: "I speak the word "Health" (or "Prosperity") and the word shall not return to me void, but shall accomplish that thought for which I utter it."

The habit of gladness is one of the most beneficial practices to accustom ones self to. Form that habit of Thought and all your pleasures are increased many thousandfold.

A habit of gladness in your work makes work a joy. A Word? Until you create one for yourself, try this Thought:

"This thing I do to perfection, to glorify God." There is happiness and gladness in that phrase. Use it until you create a better one.

Strive for perfection in everything you do. There is something born within you of this Companionship which makes you desire perfection. Perfection makes for gladness and the "glad" habit helps you toward perfection.

The negative side is a habit of unhappiness or strong dissatisfaction if perfection is not attained. This is the mortal plane; few things here ARE perfect. It is up to us to CHEERFULLY and GLAD-HEARTEDLY TRY to bring them NEARER to PERFECTION. That means nearer to God. For only in the ALL, in the OMNIPOTENT is Absolute Perfection. We should, therefore, not be unhappy when we fall a trifle short of perfection, but be happy in attaining as NEAR to it as possible. In that Image of Thought, Perfection will be touched more often and we may sooner grow into and evolve that Perfection of Character from our habits of Thought.

These Thoughts, meditated upon and made into your PERSONAL habits, will better your work day by day in both production and Character. And for you they will produce ABUNDANCE, HAPPINESS AND ADDED ABILITIES, AS WELL AS HEALTH.

A habit of gladness starts in the morning when you first wake up. Greet the new day gladly. Weariness will vanish with this affirmation, made the first thing each day:

"I ARISE, O GOD, TO DO THY WILL."

Hold the Thought in your consciousness:

"THY WILL IS PERFECT.

I AM IN THE WILL OF THY IMAGE FOR ME, FINDING PEACE, POWER AND PERFECTION.

I THANK THEE, GLORIOUS, ALL-POWERFUL CREATOR."

Meditate joyously on that Thought for a moment, and then USE THE WORD. Speak the Word of "Peace", the Word of "Power", the Word of "Perfection".

I AM PEACE!

I AM POWER!

I AM PERFECTION!

I AM IN HIS IMAGE; all these!

During the day, at various intervals, and as a <u>password</u> to admit you again for a moment into the sanctum of your joyous morning THOUGHTS, repeat these WORDS OF POWER:

PEACE!

POWER!

PERFECTION !

Repeat these words to the guardian of your Inner Consciousness many times during each day. Use them as your Personal and Private Password to enter the portals of your inmost personality. Thus used, daily, over a long period of time, they truly become a Key for unlocking your personal powers.

With the <u>habit</u> of gladness solidly established within your mental and spiritual processes, obstacles are overcome with the ease of your smile and opposition is converted into approval and cooperation. With the <u>habit</u> of happiness firmly founded as your lifelong adherance, the stream of happiness murmurs its musical harmonies to you at all times.

As you learn more of this peculiar power of words, you will become more and more careful of those words you use habitually. A good resolution to use during the week ahead is this:

I RESOLVE THIS WHOLE WEEK TO BE CAREFUL OF MY WORDS; TO REMEMBER THAT WORDS ARE CREATIVE OR DESTRUCTIVE, AS APPLIED TO THE ACTUALITIES OF LIFE, AND THAT WITHIN MYSELF EVERY WORD SPOKEN BY ME (even an idle word) SHAPES AND FORMS MY CHARACTER AND MY SPIRIT.

There is a subtle meaning in this teaching of the power of words that somehow, for most people, seems to come and go. Even after this lesson has been learned and understanding gained, there are moments when the true understanding of this teaching temporarily slips away. To say, "I Am Perfect" SOUNDS conceited. If an attitude of superiority accompanies such a statement that person appears rather ridiculous. On the other hand, the statement "I Am Perfect", accompanied by a consciousness of inferiority and imperfection, is not only equally ridiculous but actually harmful. But that statement made with a consciousness of its <u>real</u> meaning is highly beneficial and inspirational. It becomes a Word of Power.

"I AM PERFECT, EVEN AS MY FATHER IN HEAVEN IS PERFECT."

The innermost part of you is that indwelling bit of the Father, which He created in His perfect image. It is the "I" of you. It is that consciousness which says "I Am"; not what the world sees when it looks at you, but that secret self, that innermost spark, that lovely, perfect, immortal thing that yearns toward the Good and the Perfect.

The unthinking multitudes disregard that noble spark of God and instead seek to make the outer man great. The outer man is mortal. Any greatness he attains is mortal, too. It is vain to make the mortal man into mortal greatness and to neglect that immortal inner greatness. Of what lasting value is it

to make the mortal man a king, a president or a dictator if the inner man does not grow?

"FOR WHAT SHALL IT PROFIT A MAN TO GAIN THE WHOLE WORLD IF HE LOSE HIS SOUL?"

Yet, through the ages, the majority of mankind has been concerned with gaining temporal power, riches, fine raiment and physical ease. The same urge is present in most of mankind today, but not the same understanding of <u>real</u> values that we who are Companions of the Mind have gained. Our riches are of an immortal nature, not subject to the fluctuations of the rising and falling tides of political systems. We have become provided "with purses which waxeth not old."

Faith, as we know, is lovely. It is essential to the working of miracles; indeed, to existence itself. But there is something above mere faith, something which adds to faith and which makes faith unshakable and unwavering. That "something" is knowledge. Knowing gives a STRONGER faith and, in that sense, it may be said to be even more important than faith itself, but only in the sense that it is a development beyond faith WITHOUT understanding. Not Knowledge without faith, but KNOWING and Understanding WITH FAITH. Faith must be the starting point in order to gain that Knowing and Understanding.

The Greek words "gignosko" (know) and "gnostikos" (knowing) gave rise to a whole school of philosophy in the centuries immediately after Christ; a philosophy which came to be greatly misunderstood. The Greeks' efforts were to attain understanding of the nature of God, an esoteric insight or wisdom. Unfortunately, in the passage of time, there appeared among them those who egotistically spoke words from the outer, self-seeking, self-glorifying man, words lacking in faith, but educated words that confused the understanding of others whose faith was small.

In their desire to sensationally attract attention to themselves, they glorified the mortal self, but neglected the immortal.

Gnosticism thus became mortal and died. Even the name, as it is understood today, in some theologies is anathema. Yet, once it represented a great light, a knowledge - faith, suitable to certain developed and evolved mentalities, but not quite suitable for the multitudes whose minds were not prepared with sufficient wisdom for understanding. Once again confusion resulted. Another "Tower of Babel" resulted.

Similarly, another ancient wisdom, once given as a law, spoken in the ancient ceremonies of Biblical times, has degenerated until now it is used by certain sects of so-called "Devil-worshipers". In ancient days it was a high religious teaching and was carved on many temples. This is the statement of the entire law:

"DO AS THOU WILT, SHALL BE THE WHOLE OF THE LAW."

Through many generations these words, "Do as thou wilt, shall be the whole of the law" were properly understood and were sufficient to govern any enlightened race of men. Men of high conscience, men who <u>understood</u> that doing ANY evil surely brings its own punishment upon the undying, immortal Soul

and Consciousness of the evil-doer, would not do evil under that law. Similarly, they knew that doing ANY good brings its <u>reward</u> to the evolving, immortal Soul and Consciousness of the doer. No police force, nor armies, nor locks, nor any other law would be needed if mankind was enlightened with sure knowledge of the inevitable working of this one law.

"Do as thou wilt, <u>shall</u> be the whole of the law" is also a prediction. It predicts that a day <u>shall</u> come when mankind will be so enlightened that no further law will be needed, when his knowledge of the Truth, of the sure workings of the law of Karma will be sufficient, and nothing could tempt him to stray from doing right at all times and in all circumstances. It is this Truth which shall make men free, even here on this plane of existence.

"Do as thou wilt" is not license to do wrong, nor to deal harmfully with others. It's real meaning is freedom, not license. It is the freedom which God gave to man at the moment of the act of Creation. He did not MAKE man do good or evil. He created man, Godlike, free; saying only:

"DO AS THOU WILT."

But the Devil-worshipers, the war-makers, the dictators and the unthinking but physically powerful, took it to mean license, to do as they pleased WITHOUT consequence. They fail to observe the first principle of ALL CREATION, of the reciprocating action that results from EVERY deed, EVERY motion, EVERY expenditure of energy, and even from EVERY THOUGHT.

Words are the bodies of Thoughts. They are the spoken mortal clothing of Thoughts. The word uttered may be short lived - it is only physical sound. But the Thought clothed in that word or even the Thought unspoken, is Immortal.

Written words usually have a longer mortal existence. But the Thought-Soul of the Word-body is written on our Character, on our Spirit and on our Consciousness, forever. The writer conceives the thought and expresses it in written symbols. These symbols may be multiplied, perhaps thousands of times as in printing, and each reader presents that thought embodied there, to his own consciousness. Here he accepts or rejects it from his pattern for living, but, whether it is accepted or not, it stays in his deeper consciousness forever; immortal. Long years after, some event or some condition may bring it back to his memory, his surface consciousness, and he may recognize it then as a part of himself.

The writer, therefore, as well as the speaker of words, has a Karma to be aware of during all his writing. If he writes what is good, that good is multiplied many times in the consciousness of his readers. If he dares write what is wrong or in error, he multiplies a debt of Karma that would be extremely painful to work out.

Words written without deep thought are as though written in shallow water. Words read without awareness of their meaning are as seeds wasted on sour ground. Carelessly read words are like imprisoned, wounded, throbbing, slowly dying birds.

Words written thoughtfully and with deep conviction are mighty, living

things. Words read thoughtfully and with understanding become luminescent in the mind; and, from the mind of the reader, radiate enlightenment to others and bring daylight with them when he speaks.

Words of happiness bring happiness on their wings. Words of health bring health, and words of prosperity bring abundance. Words of power assemble power. Words of wisdom store it up. The Word of God is, "I am That I Am." The word of understanding is, "I Am." That much you know, and with this gnostikos is the Power of God entwined.

We send you these words and ask for you The Father's blessings.

In \triangle and \Box .

THE MAYANS

⋖§O⋛**⋗**

ANSWERS TO QUESTIONS AT THE END OF LESSON 45

(Please check these answers with the replies you made.)

- Answer No. 1. It is the Initial of the unutterable name of God. Symbol of the Word. Spirit, Eternal Life, Beauty, and Harmony and many other meanings, chiefly radiation of Spiritual Creative Power.
- Answer No. 2. Male and female. Positive and negative, etc., etc.
- Answer No. 3. The Power was in the Thought, the Idea, the Understanding which the Word called up in the mind of man.
- Answer No. 4. Because it CANNOT be spoken aloud.
- Answer No. 5. Yes_____ Not Yet ____ I am earnestly trying_____.
- Answer No. 6. Hadebbarim, or, "The Words."
- Answer No. 7. Jesus was the person. Christ is the Principle of "The Word made flesh." Christ is the incarnation of The Holy Spirit. Few people clearly understand this or teach it, that they may have knowledge.
- Answer No. 8. This question was given to test YOUR powers of prophecy.
- Answer No. 9. Realization of the Creative Power of the Word, "I Am", and overcoming any tendency to use it "in vain" or carelessly in ordinary conversation. Avoiding all destructive use of this Word of Power and using it only to attract Good.

EXERCISE

Question No.	l.	What should be a Daily practice of all people?
Answer:		
Question No.	2.	Are you interested in learning more about Jesus' secret teachings, the Secret Doctrine?
Answer:		
Question No.	3.	Do you make daily use of your constantly growing Power through your increased understanding of the Principle of The Word?
Answer:		
Question No.	4.	Be sure that you understand the special power of the "I Am" that is in you. Be sure that you understand the importance of Affirmative thoughts. Be sure that you KNOW that THAT which is in your secret heart is THAT which WILL become ACTUAL. CAN YOU AFFIRM, in truth, that you have studied this well? Are you using it? With what results?
Answer:		
Question No.	5.	If all mankind is Immortal, what is "the only death" referred to by Jesus, and explained in this lesson?
Answer:		
Question No.	6.	How can you make your life INSTANTLY happier? Name Three Passwords to Happiness.
Answer:		
Question No.	7.	Have you kept your "Resolution for this week?" Can you state that resolution from memory?
Answer:		

NOTE: This exercise is not intended strictly as an examination. This lesson is an IMPORTANT TEACHING which will have great effect on your future. Please fill in your answers and mail within the next few days. Your answers will be filed and further instruction sent to you, based on the replies of your class. Use the back of this page if additional space is needed, but please return this Exercise Sheet as soon as possible.